

**UNITED STATES BANKRUPTCY COURT  
FOR THE Western District of Michigan**

In re: Kimberly Lynn Myers  
Jordan Christopher Myers  
Debtor(s). /

Case No. 20-02783  
Chapter 13  
Hon. John T. Gregg  
Filed: 08/27/2020

**FIRST PRECONFIRMATION AMENDED CHAPTER 13 PLAN**

**III. DISBURSEMENTS**

**C. SECURED CLAIMS.**

**2. Personal Property:**

- a. Pre-Confirmation Adequate Protections Payments (APP):** If the Trustee is to pay pre-confirmation APP the secured creditor's name, address, the account number and the payment amount must be provided and it must be signified by entering the monthly payment amount in the box marked "Pre-Conf. APP" under b. or c. of this paragraph. The Trustee will not disburse an APP until a proof of claim is filed with documentation of a perfected lien satisfactory to the Trustee.
- b. Secured Claims Subject to Final Paragraph of 11 U.S.C. § 1325(a):** Each secured creditor in this class has a lien that is not subject to 11 U.S.C. § 506<sup>viii</sup> Claims in this class shall be paid as follows plus an additional pro-rata amount that may be available from funds on hand at an interest rate specified below or the contract rate specified in the proof of claim, whichever is lower.

Creditor, Address & Account No.	Collateral	Balance Owing	Interest Rate	Pre-Conf APP	Equal Monthly Payment
Horizon Bank 515 Franklin Square Michigan City, IN 463060 7010	2016 Dodge Charger	\$23,936.00	6.00	0.00	\$250.00
Foundation Finance Co. 7802 Meadow Rock Dr. Schofield, WI 54476	Water Softener	\$4,000.00	6.00	0.00	\$100.00

- c. Secured Claims Subject to 11 U.S.C. • § Section 506<sup>ix</sup>:** Claims in this class shall be paid as follows plus an additional pro-rata amount that may be available from funds on hand at an interest rate specified below or the contract rate specified in the proof of claim whichever is lower. Creditor will be paid the lesser of the balance due as a secured claim as set forth in the proof of claim, or the fair market value (FMV) of the collateral as a secured claim, with any balance due over FMV treated as a general unsecured claim.

Creditor, Address & Account No. <sup>x</sup>	Collateral	FMV	Interest Rate	Pre-Conf APP	Equal Monthly Payment
Advia Credit Union 550 S Riverview Kalamazoo, MI 49004 3355	2010 Dodge Ram	2,217.00	6.00	0.00	\$150.00

<sup>viii</sup> Such a claim is not subject to "cramdown" and will be paid the full balance owing. If the collateral is a motor vehicle and is destroyed, the Debtor(s), with consent from the secured creditor and Trustee, or by order of the Court, may use the collateral insurance proceeds to purchase replacement collateral, to which the creditor's lien shall attach.

<sup>ix</sup> If the collateral is a motor vehicle and is destroyed, the Debtor(s), with consent from the secured creditor and Trustee or by order of the Court, may use the collateral insurance proceeds to purchase replacement collateral, to which the creditor's lien shall attach.

<sup>x</sup> If the creditor files a proof of claim with a balance owing which is different from the amount listed above, the proof of claim shall control as to the amount of the debt, unless a party in interest objects to the proof of claim.

Creditor, Address & Account No. <sup>x</sup>	Collateral	FMV	Interest Rate	Pre-Conf APP	Equal Monthly Payment
<b>BB &amp; T PO Box 1704 Clemmons, NC 27012 4917</b>	<b>Sheffield Mower</b>	<b>1,800.00</b>	<b>6.00</b>	<b>0.00</b>	<b>\$100.00</b>

This Plan Remains Unchanged in All Respects  
Not in Conflict with These Amendments

Date: 10/18/20

/s/  
**Kimberly Lynn Myers** , Debtor

Date: 10/18/20

/s/  
**Jordan Christopher Myers** , Debtor

Date: 10/18/20

/s/  
**Jeffrey D. Mapes P70509** , Counsel for the Debtor(s)